

Law protects vulnerable

By GEORGE DORSEY
News-Post Staff

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It was a beautiful vacation for Mrs. M., paid for by her children - one week at Ocean City. It ended in her shockingly empty Frederick home, stripped bare by those same children.

Mrs. M. is a victim, according to

Cheryl Hershey, assistant state's attorney for Frederick County. But before the state passed its 1989 Vulnerable Adult law, Mrs. M.'s only recourse was in civil court - a slow and uncertain procedure.

Now the case is being handled by criminal prosecutors who can help abused people like Mrs. M or another Frederick woman, whose home was

sold way below value by her son.

Specific details of these and other on-going investigations have been withheld by the State's Attorney's Office pending filing of criminal charges.

In many cases, out-of-court settlements favor the victims and end the prosecutions. In others, defendants are convicted. But in

adults from abuse

many of the cases, the mere fact that a state's attorney has undertaken an investigation is enough to change the circumstances that lead to the abuse.

"The Vulnerable Adult protection law has changed the role of state's attorneys," Ms. Hershey said. Prosecutors now must become part social worker, part arbitrator and

then prosecutor, she said.

"For the first time, I have been visiting homes, trying to work out problems rather than just trying cases," Ms. Hershey.

"We - the Department of Social Services, the police and state's attorneys - are working together to

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stop the abuse of vulnerable adults," she said.

A vulnerable adult is anyone who lacks the physical or mental capacity to provide for his or her daily needs. Persons convicted of abusing vulnerable adults face fines of \$5,000 and five years in prison.

"Sometimes criminal prosecution alone won't solve the problem," Ms. Hershey said.

She cites the case of an elderly couple living in Frederick, where the husband was accused of being physically abusive. But the real problem was the frustration caused by Alzheimer's disease, Ms. Hershey said.

"Instead of criminal prosecution for battery, we got social workers and clergy involved. It wouldn't have helped to put either in a state-run institution," Ms. Hershey said.

But sometimes vigorous prosecution and lengthy incarceration may be the only way, especially when a life is at stake, Ms. Hershey said. In those cases, members of the Department of Social Services are available 24 hours a day. For non-emergency cases, they will open an investigation within five days.

In emergency cases, the investigation must be completed within 10 days. The probe may involve police agencies and investigators from the state's attorney's office.

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**Elderly
victims
of fraud**

By **GEORGE DORSEY**
News-Post Staff

Arthur Kravetz, an assistant Frederick County state's attorney, understands the impact financial crimes make on residents, especially the elderly who are increasingly becoming the target of crime.

Mr. Kravetz said while national figures show the elderly comprise about 12 percent of the population, they are victims of 30 percent of the crime.

Mr. Kravetz handles both white collar fraud and financial crimes directed against the elderly.

"The older are more vulnerable," Mr. Kravetz said. "They are easier marks. It's a target population."

The elderly are also less likely to report being taken because of potential embarrassment and because it could lead to their children assuming the roles of guardians, he said.

One of the worst schemes against the elderly are health care frauds targeted at senior citizens because they have very real health care problems, he said. Compared to the rest of the national population, the elderly are sick three times as often, three times as long and spend three times as much, he said.

Mr. Kravetz offered several tips to avoid financial exploitation, beginning with a healthy sense of suspicion. "Don't trust everyone. Ask questions. Don't volunteer financial information.

"It amazes me how many people think they must ask permission before hanging up on telephone solicitors," Mr. Kravetz said. "Be rude, just hang up."

Seven good indicators a scheme is involved, according to Mr. Kravetz,

are if you're:

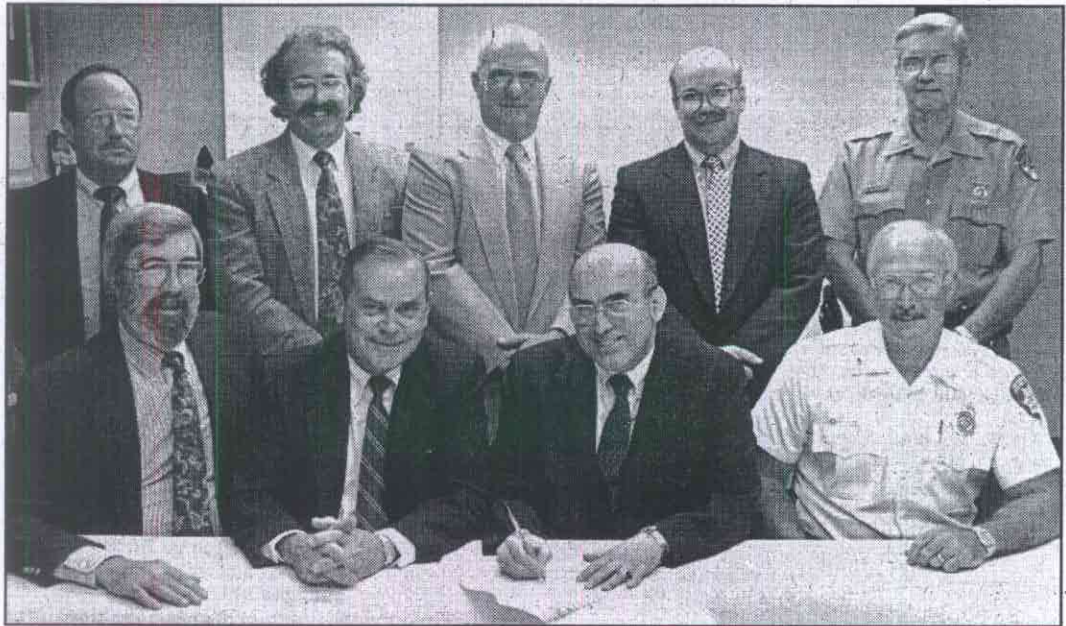
1. Offered an opportunity to get rich quick.
2. Given something for nothing.
3. Told it's a secret and not to tell others.
4. Encouraged to sign now, and not to wait.
5. Offered medical cure-alls.
6. Told that the seller is not making a profit.
7. Told there is no written information available.

Mr. Kravetz recommends that people delay making financial commitments.

"Talk with others. Maintain open lines of communication. If in doubt, call the police or better business bureau or consumer protection agency.

"Be alert," Mr. Kravetz said.

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Staff photo by Sam Yu

An agreement was signed Thursday among local law enforcement agencies, the Frederick County Department of Social Services and the State's Attorney's Office on how to handle cases involving vulnerable adults. Seated, from left, are Bob Twenty, assistant director of DSS; Maj. Regis Raffensberger, Frederick police chief; Lawrence Dorsey Jr., Frederick County state's attorney; and Richard Stone, Brunswick police chief. Standing, from the left, are Robert Kaiser, DSS protective service worker; Curtis Vanover, DSS supervisor of Adult Services; Neil Bechtol, Thurmont police chief; Karl Bickel, Frederick County Sheriff's Office chief of operations; and Lt. Robert McAfee, Maryland State Police barrack commander.